Act, shall pay or provide as required herein compensation according to the schedules of this Act for the disability or death of his employee resulting from an accidental personal injury sustained by the employee arising out of and in the course of his employment, without regard to fault as a cause of such injury, except where the injury is occasioned by the wilful intention of the injured employee to bring about the injury or death of himself or of another, or where the injury results solely from the intoxication of the injured employee while on duty. Where the injury is occasioned by the wilful intention of the injured employee to bring about the injury or death of himself or of another, or where the injury results from the intoxication of the injured employee while on duty, neither the injured employee nor any dependent of such employee shall receive compensation under this Act.

The liability prescribed by the last preceding paragraph shall be exclusive that if an employer fail to secure the payment of compensation for his injured employees and their dependents as provided in this Act, an injured employee or his legal representative in case death results from the injury, may, at his option, elect to claim compensation under this Act, or to maintain an action in the Courts for damages on account of such injury; and in such an action the defendant may not plead as a defense that the injury was caused by the negligence of a fellow servant or that the employee assumed the risk of his employment, or that the injury was due to the contributory negligence of the employee. If an employer, besides employing workmen in extra-hazardous employment within the meaning of this Act, shall also employ workmen in employments not extra-hazardous, the provisions of this Act shall apply only to the extra-hazardous employments within the meaning of this Act and the workmen employed therein, except as provided in Section 33 of this Act.

- SEC. 15. The employer shall secure compensation to his employees in one of the following ways:
- (1) By insuring and keeping insured the payments of such compensation in the State Accident Fund, or
- (2) By insuring and keeping insured the payments of such compensation with any stock corporation or mutual association authorized to transact the business of Workmen's Compensation Insurance in this State.
- (3) Any such employer who does not with the approval of said Commission voluntarily insure the payment of the com-